

## **The MRMIP is a 36 month program**

The Major Risk Medical Insurance Program (MRMIP) was restructured beginning September 1, 2003 pursuant to Assembly Bill 1401, which was enacted by the California Legislature and signed by the Governor in 2002.

This law change now requires MRMIP subscribers to be disenrolled after 36 months of continuous enrollment in the MRMIP. However, MRMIP subscribers will have the opportunity to enroll into guaranteed coverage that health plans are required to offer in the individual insurance market.

- The guaranteed coverage will be similar to what is currently offered by the four plans participating in MRMIP, with the exception of Contra Costa Health Plan which will not be available for guaranteed coverage
- The guaranteed coverage will provide individuals a \$125,000 increase in their annual benefit limit from \$75,000 to \$200,000
- Individuals who enroll in guaranteed coverage will begin a new lifetime benefit maximum of \$750,000
- Guaranteed coverage premiums will be 10% above what subscribers pay for the comparable MRMIP product.
- The State and health plans will jointly subsidize the cost of the guaranteed coverage

MRMIP has been restructured to reduce the waiting list of applicants for MRMIP and to allow more individuals to be served with the limited funding. Individuals who have transitioned from MRMIP into the guaranteed coverage can remain with their new individual insurance until they are eligible for Medicare Part A and Part B (unless it is due to end-stage renal disease), or obtain other health insurance.

For additional information regarding the changes to MRMIP and guaranteed coverage, you may refer to the following internet websites and toll free numbers:

<b>Managed Risk Medical Insurance Board</b>	<b><u><a href="http://www.mrmib.ca.gov">www.mrmib.ca.gov</a></u></b>	<b>Go to Post-MRMIP Information and see Frequently Asked Questions</b>
<b>Department of Managed Health Care</b>	<b><u><a href="http://www.hmohelp.ca.gov">www.hmohelp.ca.gov</a></u></b>	1(888) HMO-2219
<b>Department of Insurance</b>	<b><u><a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a></u></b>	1(800) 927-HELP

You may also contact the MRMIP at 1-800-289-6574.